

DEPT 99

WILMINGTON DE 19850



Calls to or from NCO Financial Systems, Inc. may be monitored or recorded for quality assurance.

NCO FINANCIAL SYSTEMS INC

FORMERLY RISK MANAGEMENT ALTERNATIVES, INC.
507 Prudential Road, Horsham, PA 19044

800-233-1486

OFFICE HOURS:

8AM-9PM MON THRU THURSDAY

8AM-5PM FRIDAY

8AM-12PM SATURDAY

Aug 12, 2006

6B18ET

1167

ROBERT ZUCHOWSKI

1840 MESITA WAY

SAN JOSE CA 95124-1636

CREDITOR: LVNV Funding, LLC

ACCOUNT #: 4024116009970003

REGARDING: 132250368

PRINCIPAL: \$ 2032.06

INTEREST: \$ 417.55

INTEREST RATE: 20.000%

COLLECTION CHARGES: \$ 0.00

COSTS: \$ 0.00

OTHER CHARGES: \$ 0.00

TOTAL BALANCE: \$ 2449.61

The named creditor has placed this account with our office for collection. It is important that you forward payment in full.

If you choose not to respond to this notification, we will assign your account to a collector with instructions to collect the balance.

To assure proper credit, please put our internal account number 6B18ET on your check or money order and enclose the lower portion of this letter, or a copy thereof, with your payment. If you need to speak to a representative, contact us at 800-233-1486.

Returned checks may be subject to the maximum fees allowed by your state.

You may also make payment by visiting us online at www.ncofinancial.com. Your unique registration code is C6B18ET9-9B6E5Z9.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt or obtain a copy of a judgement and mail you a copy of such judgement or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This is a communication from a debt collector. **PLEASE SEE IMPORTANT INFORMATION ON REVERSE SIDE**
PLEASE RETURN THIS PORTION WITH YOUR PAYMENT (MAKE SURE ADDRESS SHOWS THROUGH WINDOW)

As required by the California Consumer Credit Reporting Agencies Act, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Account #	Creditor Account #	Total Balance
6B18ET	4024116009970003	\$ 2449.61
ROBERT ZUCHOWSKI		
Payment Amount		

\$

Make Payment To:



NCO FINANCIAL SYSTEMS
PO BOX 15740
WILMINGTON, DE 19850-5740



Check here if your address or phone number has changed and provide the new information below.

NCO B2
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0199006818ET00000000100000000002449613

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

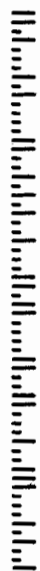
PQ BOX 15630
DEPT 99
WILMINGTON DE 19850



LB1AET
ROBERT ZUCHOWSKI
1840 MESITA WAY
SAN JOSE CA 95124-1636

1167

F--QOSP1 95124



FIRST-CLASS

